

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Canceled)

2. (Currently Amended) The method according to claim 3 ~~claim 4~~, further comprising the steps of:

the main computer system ~~if the type of transaction requires a fund transfer between the banks~~, transmitting account transfer information through the payment gateway to receive approval on the fund transfer from the banks if the type of transaction requires a fund transfer between the banks; and

the main computer system adjusting the primary account and linked secondary accounts respectively based on the transaction information in the common account and the fund transfer.

3. (Currently Amended) ~~The method according to claim 1,~~

A method of transacting by linking a primary account and secondary accounts, based on a bank transaction system comprising: a main computer system managing transactions on account holder's accounts including the primary account and the secondary accounts; a database connected to the main computer system and configured to store account holder's account information which is saved and managed by the main computer system; and a payment gateway connected to the main computer system and configured to manage payment between the main computer system and external merchants and/or banks.

the method comprising the steps of:

creating a transaction request at a user terminal and sending the created transaction request to the main computer system, and in response the main computer system sends an account data request to the user terminal;

sending account data from the user terminal to the main computer system;

the main computer system classifying the linked primary and secondary accounts based

on account classification codes and notifying a linked account translator which is connected to the main computer system and configured to store and manage the primary account and linked secondary accounts;

the linked account translator providing the main computer with information related to the classified primary account and linked secondary accounts;

selecting transaction accounts to be involved in the transaction from the primary account and linked secondary accounts according to data received from the user terminal;

the main computer system receiving transaction information related to a type of transaction and a transaction amount from the user terminal, and storing the transaction information in a common account configured to store the transaction information during the transaction; and

the main computer system sending the stored transaction information to the linked account translator to update the primary account and linked secondary accounts based on the transaction information to finish the transaction.

wherein

the user terminal is selected from a bank computer system, a card transaction terminal connected via a VAN (Value-Added Network), and an authorized financial trade institute computer system via a network,

the main computer system sends the account data request to the bank computer system, the card transaction terminal or the authorized financial trade institute computer system via the payment gateway in receipt of the transaction request,

the account data including an account number is sent to the main computer system via the payment gateway,

the main computer recognizes the account number as a linked account according to the account classification codes and transmits the account number to the linked account translator system, in receipt of the account data,

the user terminal transmits a transaction terminal ID to the main computer system and the main computer system sends the transaction terminal ID to the linked account translator,

the linked account translator determines whether the transaction terminal ID is associated with one or more accounts of the linked primary and secondary accounts, and causes the transaction to be made on the associated one or more accounts, and

the main computer system transmits a determination result to the payment gateway and adjusts the common account based upon the transaction information.

4. (Previously presented) The method according to claim 3, further comprising:
~~wherein the linked account translator determines~~ determining whether the transaction terminal ID is associated with one or more accounts of the linked primary and secondary accounts, by comparing the transaction terminal ID and the account classification codes assigned by the banks to the account holder's primary account and linked secondary accounts managed by the linked account translator.

5. (Currently Amended) The method according to claim 3 ~~claim 4~~,
wherein the type of transaction on the primary account and linked secondary accounts includes activation of the linked secondary accounts, linking of a new account, providing information on the linked accounts, inquiry on the linked accounts, depositing on the linked accounts, and withdrawal on the linked accounts.

6. (Currently Amended) The method according to claim 3 ~~claim 4~~, wherein the main computer system is further connected with an external network connection hub for relaying transaction data between the main computer system and the user terminal.

7. (Previously presented) The method according to claim 6, wherein the user terminal connected to the external network connection hub is selected from a wire or wireless DTMF (Dual Tone Multi Frequency) phone communicating via an ARS (Automated Response System) server, an ATM (Automated Teller Machine) terminal, and an Internet terminal communicating via the Internet.